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10/645,099	08/21/2003	Jeff Scott Eder	VM-55	7276
53787 7590 02/27/2007 ASSET TRUST, INC. 2020 MALTBY ROAD SUITE 7362 BOTHELL, WA 98021			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT 3692	PAPER NUMBER
SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE		
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Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

10/645,099

Applicant(s)

EDER, JEFF SCOTT

Examiner

Clement B. Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12/1/06.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 25-40 and 49-61 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 25-40 and 49-61 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

1. Claims 41-48 has been cancelled and claims 25-40, and 49-61 remained pending.

Claim Rejections - 35 USC § 101

2. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 25, 33, 57, are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Applicant's claims are directed to an algorithm. Specifically, claims 25, 33, 57 recites "integrating data and identifying and generating, creating evolving, ", however these steps are mere ideas in the abstract (i.e., abstract idea, law of nature, natural phenomena) that do not apply, involve, for example) and abstract ideas without a practical application are found to be non-statutory subject matter. Therefore, Applicant's claims are non-statutory as they do not produce a useful, concrete and tangible result.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 25, 33, 57 , are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In particular, Claims 25, 33, 57, recites the words [" using at least a portion of the data, for each aspect, disparate sources, meta data standard "].

However this language fails to distinctly claim Applicant's invention because the scope of the claim is unclear. Moreover the specification fails to clarify, the meaning of the limitations.

Appropriate correction is required.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

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(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Claims 25-40, and 49-61, are rejected under 35 U.S.C. 102(b) as being Lyons et al (Hereinafter Lyons U.S. Patent 4, 989, 141).

As per claim 25, Lyons discloses a finance method, comprising:
integrating data from organization transaction databases in accordance with a common schema for an organization with one or more enterprises; and
using at least a portion of the data to develop developing a model that identifies a net contribute of one or more elements of value to an organization share price by a category of value and a plurality of tools for organization financial management selected from the group consisting of one or more category of value models one or more component of value models, one or more market value models(see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) one or more network models one or more optimization models a plurals of segmentation models a plurality of simulation models one or more value chain models, a plurality of management reports, one or more lists of chances that will optimize one or more affects of organization financial performance; a system for automated trading of organization equity security based on a market sentiment value and combinations thereof
where the categories of value are current operation and a segment of value selected from the group consisting of operation, real options, market sentiment and combinations thereof by using at least a portion of the-data. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 26, Lyons discloses where the an element of value are is selected from the group consisting of alliances, brands, channels, customers, customer relationships, employees, employee relationships, equipment intellectual property, partnerships, processes, supply chains, vendors, vendor relationships and combinations thereof. (see

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columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 27, Lyons discloses where developing a model that identifies a net contribution of one or more elements of value to an organization share price value by a category of value further comprises:

creating performance indicators for each element of value using at least a portion of the data, training models of historical and forecast data for one or more aspects of financial performance using said indicators to identify value driver candidates by element of value by enterprise, analyzing historical and forecast data for one or more aspects of financial performance using induction algorithms and said value driver candidates to identify value drivers and create element impact summaries by enterprise, and using said element impact summaries to quantify a contribution of each of one or more elements of value to an organization share price value by category of value by enterprise. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 28, Lyons discloses where the aspects of financial performance are selected from the group consisting of revenue, expense, capital change, market value, alliance value brand value channel value customer values customer relationship value, employee value, employee relationship value, intellectual property, value partnership value, process value, supply chain value vendor value vendor relationship value and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 29, Lyons discloses where the contribution of an element of value to a category of value is the net contribution of the element of value to the category of value and the other elements of value. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 30, Lyons discloses further comprises using a model that identifies a net contribution of one or more elements of value to an organization share price by a

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,category of value the organization share price by category of value to complete activities selected from the group consisting of identifying changes to one or more element value drivers that will optimize one or more aspects of organization financial performance(see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) identifying the impact of value driver changes on one or more aspects of organization financial performance in an interactive manner, reporting organization market and share price value by element of value, reporting organization market and share price value by category of value, identifying a price point for trading organization shares and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 31, Lyons discloses where organization transaction databases are selected from the group consisting of advanced financial system databases, basic financial system databases, alliance management system databases, brand management system databases, business intelligence system databases, customer relationship management system databases, channel management system databases, estimating system databases, intellectual property management system databases, process management system databases, supply chain management system databases, vendor management system databases, operation management system databases, enterprise resource planning systems (ERP) (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) material requirement planning systems (MRP), quality control system databases, sales management system databases, human resource system databases, accounts receivable system databases, accounts payable system databases, capital asset system databases, inventory system databases, invoicing system databases, payroll system databases, purchasing system databases, web site system databases, the Internet, external databases, user input and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

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As per claim 32, Lyons discloses where a transaction is any event that is logged or recorded. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 33, Lyons discloses a computer readable medium having sequences of instructions stored therein, which when executed cause a processor in a computer to perform a learning method, comprising:

integrating data from organization transaction databases in accordance with a common schema for an organization with one or more enterprises; and

identifying a set of data records that are associated with each of one or more aspects of enterprise financial performance from said integrated data that can be used for training plurality of cluster models for each aspect of enterprise financial performance (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5)

and generating a plurality of cluster models that identify a plurality of segments for each aspect of financial performance learning from at least a portion of the data where said cluster models when taken together comprise an overall model for each aspect of financial performance and where the aspects of financial performance are selected from the group consisting of category of value, component of value element of value, market value and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 34, Lyons discloses wherein identifying a plurality of segments for an element of value further comprises:

creating a plurality of performance indicators for each element of value using at least a portion of the data (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) evolving a plurality of models of historical and forecast data for one or more aspects of financial performance using said indicators to learn which indicators are value driver candidates by enterprise evolving a plurality of induction models of historical and forecast data for one or more aspects of enterprise financial performance using said

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candidates to learn which indicators are value driver candidates while creating a plurality of element impact summaries from said value drivers, and using said element impact summaries to identify a plurality of segments for each element of value with a clustering algorithm. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 35, Lyons discloses where the contribution of each of one or more elements of value to a value of a business is segmented by category of value where the categories of value are selected from the group consisting of current operation, real options, market sentiment and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 36, Lyons discloses wherein are component of value is selected from the group consisting of revenue, expense, capital change; market value and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 37, Lyons discloses wherein the method further comprises using genetic algorithms used to evolve the a plurality of models. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 38, Lyons discloses where learning from the data further comprises activities selected from the group consisting of identifying previously unknown value drivers, identifying previously unknown relationships between elements of value, identifying previously unknown relationships between element value drivers and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 39, Lyons discloses wherein the elements of value are selected from the group consisting of alliances brands, channels, customers, customer relationships, employees employee relationships, equipment intellectual property, partnerships,,

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processes supply, chains, vendors. . vendor relationships and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 40, Lyons discloses wherein cluster models are developed using algorithms selected from the group consisting of "Kohonen" neural network K-nearest neighbor, Expectation Maximization and the segmental K-means algorithm. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

41 - 48 (cancelled without prejudice)

As per claim 49, Lyons discloses a composite application method for data processing, comprising using two or more independent components of application software to produce one or more useful results by processing a set of data where said data has been integrated from two or more systems in an automated fashion accordance with a common model or schema defined by a common metadata standard. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 50, Lyons discloses wherein two or more independent components of application software can be flexibly combined as required to support the development of one or more useful results. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 51, Lyons discloses wherein a common metadata standard is xml, metadata coalition standard or corba. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 52, Lyons discloses wherein an independent component of application software completes processing selected from the group consisting of: data analysis, attribute derivation, capitalization, causal analysis, classification, clustering, count linkages, data acquisition, data conversion, data storage, data transformation, element life estimation, indicator selection, induction, keyword counting, keyword search, linkage

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location, relative strength determination, statistical learning, valuation, vector generation and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 53, Lyons discloses wherein one or more useful results are selected from the group consisting of: an element contribution determination, an element impact quantification, an element valuation, an enterprise financial performance analysis, an enterprise financial performance optimization, a keyword location identification, an enterprise financial performance simulation, a future market value optimization, a future market value quantification, a management report production, a real option discount rate calculation, a real option valuation, a share price valuation, an element of value segmentation, a target share price determination, a keyword count and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 54, Lyons discloses wherein two or more systems are selected from the group consisting of accounts receivable systems, accounts payable systems, advanced financial systems, basic financial systems, alliance management systems, brand management systems (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) customer relationship management systems, channel management systems, estimating systems, intellectual property management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, sales management systems, human resource systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site management systems, the Internet, external databases and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 55, Lyons discloses wherein a plurality of data are integrated from two or more systems in accordance with a common model or schema defined by a common

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metadata standard using metadata mapping. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 56, Lyons discloses wherein two or more independent components of application software further comprise two or more bots. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 57, Lyons discloses a computer readable medium having sequences of instructions stored therein, which when executed cause the processor in a computer to perform a data method, comprising:

automatically integrating data from a plurality of disparate sources into a common database using a predefined metadata standard that defines a common schema where the plurality of disparate sources further comprise data sources selected from the group consisting of a plurality of database management systems associated with a plurality of transactions systems for one or more commercial enterprises, one or more external databases, an Internet and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 58, Lyons discloses wherein a plurality of data from a plurality of disparate data sources are automatically integrated into a common database using metadata mapping. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 59, Lyons discloses wherein a plurality of enterprise transactions systems are selected from the group consisting of accounts receivable systems, accounts payable systems, advanced financial systems, basic financial systems, alliance management systems, brand management systems, customer relationship management systems (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5) channel management systems, estimating systems, intellectual property

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management systems, process management systems, supply chain management systems, vendor management systems, operation management systems, sales management systems, human resource systems, capital asset systems, inventory systems, invoicing systems, payroll systems, purchasing systems, web site management systems and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 60, Lyons discloses wherein the method further comprises performing a search for one or more keywords and making a set of results from said search available. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

As per claim 61, Lyons discloses wherein a keyword further comprises a word selected from a category consisting of company name, brand name, trademark and combinations thereof. (see columns 5-11 column 7 line 1 to column 9 line 17 and column 9 lines 8-12 and column 10 lines 1-15 and column 21-22 and column 5-6 and column 4-5).

Conclusion

RESPONSE TO ARGUMENTS

7. Applicant's argument filed 12/1/06 has been fully considered but they are moot in view of new grounds of rejections.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

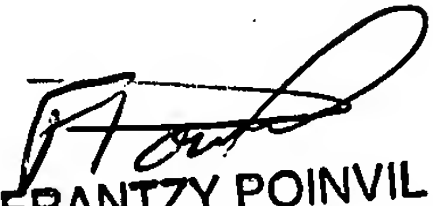
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 571-273-8300 for regular communications and 703-305-0040 for After Final communications.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

February 17, 2007


FRANTZY POINVIL
PRIMARY EXAMINER
Au 3692